

Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
4/18/23 2:25 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP

IN RE:

KIMBERLY D. JACOB

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-20082 JAD

Chapter 13

Related to ECF No. 67

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 18th day of April, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


JEFFREY A. DELLER jah
UNITED STATES BANKRUPTCY JUDGE

In re:
Kimberly D. Jacob
Debtor

Case No. 18-20082-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 18, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db	+ Kimberly D. Jacob, 104 Carmella Drive, Irwin, PA 15642-8909
cr	+ SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14756101	+ Care Credit, c/o Encore Receivable Management, 400 N Rogers Road, Olathe, KS 66062-1212
14756102	+ Collection Service Center Inc, PO Box 560, New Kensington, PA 15068-0560
14756103	+ Edward Jones, PO Box 108, Saint Louis, MO 63166-0108
14756104	Encore Receivable Management Inc., PO Box 3330, Olathe, KS 66063-3330
14756109	+ Lendmark Financial, 2669 Monroeville Boulevard, Monroeville, PA 15146-2301
14756112	+ PNC Bank NA, PO Box 8807, Dayton, OH 45401-8807
14756113	+ PNC Points Visa, PO Box 8807, Dayton, OH 45401-8807
15027607	+ Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14756118	+ Vicotria's Secret/Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 18 2023 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	Apr 18 2023 23:30:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14763294	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 18 2023 23:30:00	Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
14756100	+ Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 23:45:24	American Express, PO Box 981535, El Paso, TX 79998-1535
14776340	Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 23:45:24	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14796818	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 18 2023 23:30:00	Americredit Financial Services, Inc. DbA GM Financ, P.O. Box 183853, Arlington, TX 76096-3853
14790020	Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 23:45:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14787492	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 23:45:37	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14756110	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 23:45:23	Macy's, PO Box 8113, Mason, OH 45040
14983484	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

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14756105	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 18 2023 23:30:00	98083-0657 GM Financial, PO Box 183834, Arlington, TX 76096-3834
14756106	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 18 2023 23:30:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14756107	+ Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 23:45:06	JC Penney, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14756108	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 18 2023 23:30:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14760438	Email/Text: ktramble@lendmarkfinancial.com	Apr 18 2023 23:30:00	Lendmark Financial Services, LLC, 2118 Usher St., Covington, GA 30014
14756111	+ Email/Text: bnc@nordstrom.com	Apr 18 2023 23:30:34	Nordstrom Card Services, PO Box 6555, Englewood, CO 80155-6555
14783729	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2023 23:30:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14777437	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14795513	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14756840	+ Email/PDF: rmscedi@recoverycorp.com	Apr 18 2023 23:45:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14791283	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14756114	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 18 2023 23:30:00	Regional Medical Center, c/o Collection Service Center Inc, 839 5th Avenue, New Kensington, PA 15068-6303
15027607	+ Email/Text: bncmail@w-legal.com	Apr 18 2023 23:30:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14756115	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 23:45:37	Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055
14756116	+ Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 23:45:06	Synchrony Bank/Levins, PO Box 965030, Orlando, FL 32896-5030
14756117	+ Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 23:45:21	Synchrony Bank/Value City, PO Box 965030, Orlando, FL 32896-5030
14787559	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 18 2023 23:30:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14787148	Email/PDF: ebn_ais@aisinfo.com	Apr 18 2023 23:45:09	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, NA
cr	*+	Americredit Financial Services, Inc. DbA GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14767979	*+	American Express, PO Box 981535, El Paso, TX 79998-1535
14767980	*+	Care Credit, c/o Encore Receivable Management, 400 N Rogers Road, Olathe, KS 66062-1212

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14767981	*+	Collection Service Center Inc, PO Box 560, New Kensington, PA 15068-0560
14767989	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Macy's, PO Box 8113, Mason, OH 45040
14767982	*+	Edward Jones, PO Box 108, Saint Louis, MO 63166-0108
14767983	*	Encore Receivable Management Inc., PO Box 3330, Olathe, KS 66063-3330
14767984	*+	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14767985	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14767986	*+	JC Penney, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14767987	*+	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14767988	*+	Lendmark Financial, 2669 Monroeville Boulevard, Monroeville, PA 15146-2301
14767990	*+	Nordstrom Card Services, PO Box 6555, Englewood, CO 80155-6555
14767991	*+	PNC Bank NA, PO Box 8807, Dayton, OH 45401-8807
14767992	*+	PNC Points Visa, PO Box 8807, Dayton, OH 45401-8807
14767993	*+	Regional Medical Center, c/o Collection Service Center Inc, 839 5th Avenue, New Kensington, PA 15068-6303
14767994	*+	Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055
14767995	*+	Synchrony Bank/Levins, PO Box 965030, Orlando, FL 32896-5030
14767996	*+	Synchrony Bank/Value City, PO Box 965030, Orlando, FL 32896-5030
14767997	*+	Vicotria's Secret/Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 2 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Kimberly D. Jacob chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor PNC Bank NA robert.davidow@phelanhallinan.com
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION pawb@fedphe.com

TOTAL: 8